

**Information to identify the case:**

Debtor 1	<u>Kenny E. Welch Sr.</u>	Social Security number or ITIN	xxx-xx-2586
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	18-19727-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenny E. Welch Sr.

7/12/23

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kenny E. Welch, Sr.  
Debtor

Case No. 18-19727-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jul 12, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2023:

Recip ID	Recipient Name and Address
db	+ Kenny E. Welch, Sr., 226 Siena Drive, Building 200, Apt 226, Cinnaminson, NJ 08077-3349
517661779	+ Danbury Mint, 47 Richards Avenue, Norwalk, CT 06857-0001
517528042	+ Ditech, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
517658305	Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
517661780	Emergency Physician Assoc. of So. Jersey, 1 Hamilton Health Place, Hamilton, NJ 08690-3542
517528046	+ Ingerman Property Management, 5 Powell Lane, Collingswood, NJ 08108-1945
517528048	+ Maple Shade Apartment Associates, LP., 220 S. Lenola Rd., Suite AT5, Maple Shade, NJ 08052-1502
517661781	+ Publishers Clearing House, 300 Jericho Quadrangle #300, Jericho, NY 11753-2712
517528051	+ Township of Mount Holly, Attn: Tax Office, 23 Washington St., Mount Holly, NJ 08060-1734
517641566	+ Virtua Health System MEM, Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
517661782	Virtua Health Voorhees, Mail Processing Center, 2 Brighton Road, Clifton, NJ 07012-1663
517661783	Virtua Medical Group, 534 Lippincott Drive, Marlton, NJ 08053-4805

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 12 2023 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Jul 12 2023 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: ebnnotifications@creditacceptance.com	Jul 12 2023 20:55:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
517588909	+ Email/Text: bankruptcyntices@aarons.com	Jul 12 2023 20:56:00	Aarons Sales & Lease, Attn: Bankruptcy, 309 E. Paces Ferry Rd NE, Atlanta, GA 30305-2367
517528036	^ MEBN	Jul 12 2023 20:52:52	Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
517528037	+ Email/Text: Bankruptcy@BAMcollections.com	Jul 12 2023 20:55:00	Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
517661778	EDI: CAPITALONE.COM	Jul 13 2023 00:46:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517528038	+ Email/Text: bankruptcy@cavps.com	Jul 12 2023 20:56:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
517535438	+ Email/Text: bankruptcy@cavps.com	Jul 12 2023 20:56:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517528039	+ Email/Text: ebnnotifications@creditacceptance.com	Jul 12 2023 20:55:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
517528040	+ Email/PDF: creditonebknnotifications@resurgent.com		

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Page 2 of 3

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		Jul 12 2023 21:02:24	Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517528041	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 12 2023 21:02:24	Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
517528043	Email/Text: bankruptcycourts@equifax.com	Jul 12 2023 20:55:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
517640426	Email/Text: BNCnotices@dcmsservices.com	Jul 12 2023 20:55:00	Emergency Physicians Services of NJ, P.A., PO Box 1123, Minneapolis MN 55440-1123
517528044	^ MEBN	Jul 12 2023 20:52:46	Experian, PO Box 4500, Allen, TX 75013-1311
517528045	+ EDI: BLUESTEM	Jul 13 2023 00:46:00	Fingerhut, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
517528047	+ EDI: IRS.COM	Jul 13 2023 00:46:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517649308	Email/PDF: resurgentbknotifications@resurgent.com	Jul 12 2023 21:02:18	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517588903	+ EDI: RECOVERYCORP.COM	Jul 13 2023 00:46:00	Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517656664	EDI: PRA.COM	Jul 13 2023 00:46:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517528049	^ MEBN	Jul 12 2023 20:52:11	Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
517528050	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 12 2023 20:55:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
518586752	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 12 2023 20:55:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518586753	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jul 12 2023 20:55:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517531454	+ EDI: RMSC.COM	Jul 13 2023 00:46:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517528052	^ MEBN	Jul 12 2023 20:52:49	TransUnion, PO Box 2000, Chester, PA 19016-2000
517528053	^ MEBN	Jul 12 2023 20:52:20	Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517661777	*+	Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0312-1

User: admin

Page 3 of 3

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2023 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Thomas G. Egner	on behalf of Debtor Kenny E. Welch Sr. tegner@mcdowelllegal.com, tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5